

EXHIBIT D



Sent Via Certified Mail
7196 9006 9295 6980 7382

01/03/2012

ADRIANA RODRIGUEZ
1735 SMITH ST
NORTH PROVIDENCE, RI 02911-2303

Loan Number: [REDACTED]
Property Address: 1735 SMITH ST
NORTH PROVIDENCE, RI 02911

ADVERTENCIA

ESTA NOTIFICACION ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO, DE ESTA CARTA, OBTENGA UNA TRADUCCION INMEDIATAMENTE.

Dear ADRIANA RODRIGUEZ:

You are hereby provided formal notice by Marix Servicing, LLC, the Servicer of the above-referenced loan, on behalf of Wells Fargo Bank, N.A. as Trustee for BSSP Trust Series 2007-EMX1, the Creditor to whom the debt is owed, that you are in default under the terms and conditions of the Note and Security Instrument (i.e. Deed of Trust, Mortgage, etc.), for failure to pay the required installments when due.

This letter serves as further notice that Marix Servicing, LLC intends to enforce the provisions of the Note and Security Instrument. You must pay the full amount of the default on this loan by the forty-seventh (47th) day from the date of this letter which is 02/19/2012 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). If you do not pay the full amount of the default, we shall accelerate the entire sum of both principal and interest due and payable, and invoke any remedies provided for in the Note and Security Instrument, including but not limited to the foreclosure sale of the property.

You are hereby informed that you have the right to "cure" or reinstate the loan after acceleration and the right to assert in a foreclosure proceeding, or to bring a court action to assert, the non-existence of a default or any other defense you may have to acceleration and sale.

As of **01/03/2012** the amount of the debt that we are seeking to collect is **\$19,102.54**, which includes the sum of payments that have come due on and after the date of default **04/01/2011**, any late charges, periodic adjustments to the payment amount (if applicable) and expenses of collection. Because of interest, late charges, and other charges or credits that may vary from day to day, or be assessed during the processing of this letter, the amount due on the day that you pay may be greater. Please contact Marix Servicing, LLC at 1-866-406-2749 (1-866-40MARIX) on the day that you intend to pay for the full amount owed on your account. This letter is in no way intended as a payoff statement for your mortgage, it merely states an amount necessary to cure the current delinquency.



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1925 West Pinnacle Peak Road
Phoenix, AZ 85027-1254
Office: 866-406-2749 Fax: 623-249-2070
www.MarixServicing.com

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Please note, however, that your right to cure this default as referenced herein does not suspend your payment obligations.

Pursuant to the terms of the Note, your 02/01/2012 installment is still due on 02/01/2012 (or if said date(s) falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). In addition, any subsequent advances made by the Servicer to protect its lien position must be added to the total amount necessary to cure the default. Please disregard this notice if a payment sufficient to cure the default has already been sent.

A "CURE" or "Reinstatement Right" similar to that described in the prior paragraph may be available in many states. If, at any time, you make a written request to us not to be contacted by phone at your place of employment, we will not do so. If, at any time, you make a written request

Marix Servicing, LLC would like you to be aware that if you are unable to make payments or resume payments within a reasonable period of time due to a reduction in your income resulting from a loss or reduction in your employment, you may be eligible for Homeownership Counseling. To obtain a list of HUD approved counseling agencies, please call 1-800-569-4287 or by visiting <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You may also contact the Homeownership Preservation Foundation's Hope hotline at 1-888-995-HOPE (4673).

Attention Servicemembers and dependents: The Federal Servicemembers' Civil Relief Act ("SCRA") and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in the military service, or have been within the last nine (9) months, **AND** joined after signing the Note and Security Instrument now in default, please notify Marix Servicing, LLC immediately. When contacting Marix Servicing, LLC as to your military service, you must provide positive proof as to your military status. If you do not provide this information, it will be assumed that you are not entitled to protection under the above-mentioned Act.

You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies. Marix Servicing, LLC requests that all payments be made in **certified funds, cashier's check or money order(s)** payable to and mailed to **Marix Servicing, LLC at PO Box 650461, Dallas, TX 75265-0461**. You may contact Marix Servicing, LLC at 1-866-406-2749 (1-866-40MARIX) should you have servicing questions regarding your account or by mail at PO Box 42008, Phoenix, AZ 85080. You may have options available to you to help you avoid foreclosure. Please contact Marix Servicing, LLC's Loss Mitigation Department at 1-866-406-2749 (1-866-40MARIX) or visit www.MarixServicing.com for additional information and to see what options are available to you.

The matters discussed herein are of extreme importance. We trust you will give them appropriate attention.

Respectfully,

Marix Servicing, LLC
1925 West Pinnacle Peak Road
Phoenix, AZ 85027-1254
1-866-406-2749 (1-866-40MARIX)

FEDERAL LAW REQUIRES US TO ADVISE YOU THAT MARIX SERVICING, LLC IS A DEBT COLLECTOR AND THAT THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE. TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO THE AUTOMATIC STAY IN A BANKRUPTCY PROCEEDING, THIS NOTICE IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT AN INDEBTEDNESS AS YOUR PERSONAL OBLIGATION. IF YOU ARE REPRESENTED BY AN ATTORNEY, PLEASE PROVIDE US WITH THE ATTORNEY'S NAME, ADDRESS AND TELEPHONE NUMBER.

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**NOTICE OF DEFAULT AND MORTGAGEE'S RIGHT TO FORECLOSE AND NOTICE OF
AVAILABILITY OF MORTGAGE COUNSELING SERVICES**

This Notice is provided to you to inform you of the protections provided by R.I. Gen. Laws § 34-27-3.1 of **The Rhode Island Mortgage Foreclosure and Sale Act.**

NOTICE OF DEFAULT AND MORTGAGEE'S RIGHT TO FORECLOSE

Re: [REDACTED]

The mortgagee named below ("Mortgagee") hereby notifies you that you are in default on your mortgage. If you fail to remedy this default, Mortgagee has the right to foreclose on the real estate securing the mortgage loan referenced in this Notice.

NOTICE OF AVAILABILITY OF MORTGAGE COUNSELING SERVICES

Housing counseling services are available to you at no cost. Counseling services that can help you understand your options and provide resources and referrals that may assist you in preventing foreclosure are available from mortgage counseling agencies approved by the United States Department of Housing and Urban Development (HUD). You can locate a HUD-approved mortgage counseling agency by calling HUD's toll-free telephone number, 1-800-569-4287, or by accessing HUD's Internet homepage at www.hud.gov. The TDD number is 1-800-877-8339. You can also directly contact one of the Rhode Island HUD-approved counseling agencies listed below. Foreclosure prevention counseling services are available free of charge through HUD's Housing Counseling Program.

Mortgagee: Marix Servicing, LLC, the Servicer, on behalf of Wells Fargo Bank, N.A. as Trustee for BSSP Trust Series 2007-EMX1

Mortgagee Address:

Street: 1925 West Pinnacle Peak Road

City, State, Zip Code: Phoenix, AZ 85027-1254

Mortgagee Authorized Representative: Barbara Drunkenmiller

Date Mailed: 01/03/2012

Contact Information for Mortgagee Authorized Representative:

Telephone: 1-866-406-2749 (1-866-40MARIX)

Email: ContactUs@MarixServicing.com



**AVISO DE MORA Y DERECHO DEL ACREEDOR HIPOTECARIO A EJECUTAR LA
HIPOTECA Y
NOTIFICACIÓN DE DISPONIBILIDAD DE SERVICIOS DE ORIENTACIÓN HIPOTECARIA**

Se le proporciona esta notificación para informarle acerca del amparo que ofrecen las Leyes Generales de Rhode Island §34-27-3.1 de *The Rhode Island Mortgage Foreclosure and Sale Act* (Ley sobre Ejecución de Hipotecas y Remates de Rhode Island).

AVISO DE MORA Y DERECHO DEL ACREEDOR HIPOTECARIO A EJECUTAR LA HIPOTECA

Asunto: [REDACTED]

Por medio del presente el acreedor hipotecario indicado abajo ("Acreedor hipotecario") le notifica que su hipoteca esta morosa. Si no puede solventar la situación, el Acreedor hipotecario tiene el derecho de ejecutar la hipoteca del inmueble que avala el préstamo hipotecario al cual se alude en el presente aviso.

NOTIFICACIÓN DE DISPONIBILIDAD DE SERVICIOS DE ORIENTACIÓN HIPOTECARIA

Se encuentran a disposición servicios de orientación sobre vivienda sin costo adicional. Los servicios de orientación pueden ayudarle a comprender las opciones de las que dispone, así como también ofrecerle recursos y referencias que podrían contribuir a evitar la ejecución de la hipoteca. Dichos servicios los ofrecen agencias de orientación hipotecaria aprobadas por el United States Department of Housing and Urban Development (Departamento de Vivienda y Desarrollo Urbano de EE.UU., HUD, por sus siglas en ingles). Puede localizar agencias de orientación hipotecaria aprobadas por HUD llamando al número gratuito de dicho departamento al 1-800-569-4287, o ingresando a la página en Internet de HUD www.hud.gov. El número del dispositivo de comunicación para sordos (TDD, por sus siglas en ingles) es 1-800-877-8339. Asimismo, puede comunicarse directamente con una de las agencias de orientación de Rhode Island aprobadas por HUD, que se indican abajo. Los servicios de orientación para prevenir la ejecución de hipotecas se ofrecen sin costo alguno, mediante el Programa de Orientación para la Vivienda de HUD.

Agencias de asesoría aprobadas por el Departamento de Vivienda y Desarrollo Urbano en Rhode Island pueden ser encontradas en este lugar.

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?&webListAction=search&searchstate=RI>. Si usted no tiene acceso a internet, llame a la línea de teléfono gratuita que aparece arriba para solicitar una lista impresa.

Acreedor hipotecario: Marix Servicing, LLC, el Administrador, en nombre de Wells Fargo Bank, N.A. as Trustee for BSSP Trust Series 2007-EMX1,

Dirección del Acreedor hipotecario:

Calle: 1925 West Pinnacle Peak Road

Ciudad, estado, código postal: Phoenix, AZ 85027-1254

Representante autorizado del Acreedor hipotecario: Barbara Drunkenmiller

Fecha de envió por correo: 01/03/2012

Información de contacto del representante autorizado del Acreedor hipotecario:

Teléfono: 1-866-406-2749 (1-866-40MARIX)

Correo electrónico: ContactUs@MarixServicing.com

HUD Approved Housing Counseling Agencies in Rhode Island

Blackstone Valley Community Action Program, Inc.
32 Goff Avenue
Pawtucket, RI 02860-2929
Phone: (401) 723-4520
www.bvcap.org

NeighborWorks Blackstone Valley
719 Front Street, Suite 103
Woonsocket, RI 02895
Phone: (401) 762-0074
www.wndc.org

HelpCenter
Rhode Island Housing
44 Washington Street
Providence, RI 02903
Phone: (401) 457-1130
www.rhodeislandhousing.org

The Housing Network
48 Nashua Street
Providence, RI 02904
Phone: (401) 521-1461
www.housingnetworkri.org

Urban League of Rhode Island
246 Prairie Avenue
Providence, RI 02905
Phone: (401) 351-5000
www.ulri.org

Consumer Credit Counseling Services of Southern NE 4 Richmond Square, Suite 350
Providence, RI 02906
Phone: (888) 845-2227
www.moneymanagement.org

Acorn Housing Corporation
807 Broad Street, Suite 329
Providence, RI 02907
Phone: (401) 780-0509
www.acornhousing.org

CommunityWorks RI
693 Broad Street
Providence, RI 02907
Phone: (401) 273-2330
www.communityworksri.org

West Elmwood Housing Development Corp.
392 Cranston Street
Providence, RI 02907
Phone: (401) 453-3220
www.wehdc.org

Olneyville Housing Corp.
1 Curtis Street, Providence, RI 02909
Phone: (401) 351-8719
www.olneyville.org

